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names and addresses might be furnished by a member of the legislature. Slight provisions have been made of a similar character in other States.

**State Banking Board.** Hereafter in Indiana all organizations proposing to do a banking business or to engage in conducting savings banks or trust companies must make application to a charter board consisting of the governor, the secretary of state and the auditor of state. The charter board is required under the act to make examination of financial standing and character of the incorporators, organizers or partners, also of the public necessity of the business in the community in which it is sought to be established. If their report is unfavorable, a charter may be refused. A confusing amendment was carelessly inserted which provided that if the applicants will guarantee the deposits the charter board must grant the charter. No definition of the requirement to guarantee the deposits was made and the whole matter is left somewhat indefinite. Heavy penalties are attached to the conduct of the business without the approval of the charter board. The board is authorized to appoint investigators for the purpose of making investigations.

**Commission and City Manager Government.** Developments relating to the commission and city-manager form of municipal government during the last few months have not been striking. About the usual number of cities have rejected or adopted these schemes. Commission government was adopted in Jackson, Tenn., Asheville and Lincoln, N. C., Yoakum, Texas, Huron, S. D., and Hoboken, N. J. In both Asheville and Hoboken the contest has been bitter and there have been previous attempts to change to the commission plan. Durham and Elizabeth City, N. C., and Sherman, Texas, have chosen the city-manager form, while Wilmington, Charlotte, and Burlington, N. C., and St. Augustine, Fla., have rejected it. Commission government failed of adoption in McMinnville, Tenn., and in Avon, N. J. Tucson, Ariz., has a city manager, the Republican party having pledged itself to this policy. Although the mayor and council retain the legal power to make appointments, they have promised not to exercise it save upon recommendation from the city manager. A vote in favor of charter revision in Grand Rapids has been passed and the charter commission elected. By a majority of about 2000 it was voted to use the Dayton city-manager charter as a basis for the new draft. In New York State, Saratoga Springs and Mechanicville have adopted commission government as provided in Plan B of the optional charter law, and Newburgh